Case 09-40314 Doc 1 Filed 04/17/09 Entered 04/17/09 17:05:32 Desc Main Document Page 1 of 12

United States Bankruptcy Court Western District of North Carolina							Vol	untary Petition				
	Debtor (if ind , Donald	ividual, ent	er Last, Firs	t, Middle):	:			Name of Joint Debtor (Spouse) (Last, First, Middle): Yelton, Joan				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four d (if more than	ligits of Soc.	Sec. or Indi	vidual-Taxı	payer I.D.	(ITIN) No./	Complete E	(if mo	our digits or than one, s	state all)	r Individual-	Taxpayer I.	D. (ITIN) No./Complete EIN
Street Addi 1498 W	ress of Debto /hitesides City, NC	`	Street, City,	and State)		ZIP Code	Street 14 Fo	Address of	f Joint Debtor		reet, City, a	ZIP Code
•	Residence or	of the Prin	cipal Place	of Busines		28043		•	ence or of the	Principal Pl	ace of Busi	28043 ness:
Ruther		(:£ 1:££-	6		>-			therford	of Joint Debt	ton (if differe	nt fuons otus	ant address).
Mailing Ac	ddress of Deb	otor (11 diffe	erent from si	reet addres	ss):		Maiii	ng Address	of Joint Debi	ior (ii differe	nt from suc	eet address):
					_	ZIP Code	÷					ZIP Code
	f Principal A t from street			or								I
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Nature of Business (Check one box) Health Care Business Single Asset Real Estate as do in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker				☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	the 1 der 7 der 9 der 11 der 12	Petition is Fi	hapter 15 P a Foreign hapter 15 P	Under Which one box) Tetition for Recognition Main Proceeding Tetition for Recognition Nonmain Proceeding				
	If debtor is not is box and stat			und	Tax-Exe	of the Unite	le) ganization ed States	defined	are primarily cod in 11 U.S.C. seed by an indivional, family, or	(Checonsumer debts, § 101(8) as idual primarily	k one box)	Debts are primarily business debts.
■ Eull Eil	ling Eag attac		ee (Check o	one box)				one box:		Chapter 11		11 U.S.C. § 101(51D).
□ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; ble boxes: being filed wces of the pla	ncontingent I) are less that with this petition were solicity	or as define iquidated dn \$2,190,00 on. ited prepeti	ebts (excluding debts owed			
I	Administrat			le for distri	ibution to u	nsecured cr	reditors			THIS	S SPACE IS	FOR COURT USE ONLY
Debtor	estimates that vill be no fund	it, after any	exempt pro	perty is ex	cluded and	administrat		es paid,				
	Number of C 50- 99		200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000	-		
Estimated 2 \$0 to \$50,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million		\$100,000,000 to \$500 million		More than			
Estimated I	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 12	Page 2			
Voluntary	y Petition	Name of Debtor(s): Yelton, Donald				
(This page mu.	st be completed and filed in every case)	Yelton, Joan				
1 0	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, at	ttach additional sheet)			
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pei	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If m	ore than one, attach additional sheet)			
Name of Debto	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A	(T)	Exhibit B			
forms 10K and pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).				
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ H. Trade Elkins Signature of Attorney for I H. Trade Elkins 291				
	FJ.	l ibit C				
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		entifiable harm to public health or safety?			
(T- 11	Exh eted by every individual debtor. If a joint petition is filed, ea	ibit D	out of a constant Forbible D			
Exhibit l	D completed and signed by the debtor is attached and made	a part of this petition.				
Exilloit		• •	1.			
	Information Regardin (Check any ap	=				
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or princip				
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership p	ending in this District.			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a d	lefendant in an action or			
	Certification by a Debtor Who Reside (Check all app		Property			
	Landlord has a judgment against the debtor for possession		checked, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)	<u>—</u>				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment in					
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become	ome due during the 30-day period			
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 3	362(1)).			

B1 (Official Form 1)(1/08) Document Page 3 of 12

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Donald Yelton

Signature of Debtor Donald Yelton

X /s/ Joan Yelton

Signature of Joint Debtor Joan Yelton

Telephone Number (If not represented by attorney)

April 17, 2009

Date

Signature of Attorney*

X /s/ H. Trade Elkins

Signature of Attorney for Debtor(s)

H. Trade Elkins 29197

Printed Name of Attorney for Debtor(s)

Elkins and Elkins

Firm Name

228 6th Avenue East Suite 1B Hendersonville, NC 28792

Address

Email: htelkins@prodigy.net

828-692-2205 Fax: 828-692-8469

Telephone Number

April 17, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Yelton, Donald Yelton, Joan

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of North Carolina

In re	Donald Yelton Joan Yelton		Case No.	
III IC	Joan Tellon	Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Donald Yelton Donald Yelton
Date: April 17, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Western District of North Carolina

	Donald Yelton			
In re	Joan Yelton		Case No.	
		Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Joan Yelton Joan Yelton
Date: April 17, 2009

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Western District of North Carolina

In re	Donald Yelton Joan Yelton		Case No.	
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
AFNI	AFNI	Telephone		1,168.00
P.O. Box 3427	P.O. Box 3427	Services, AT&T		
Bloomington, IL 61702	Bloomington, IL 61702	Mobility		
AFNI	AFNI	Telephone		82.00
P.O. Box 3427	P.O. Box 3427	Services, MCI		
Bloomington, IL 61702	Bloomington, IL 61702			
Capital One	Capital One	Credit card		46.00
P.O. Box 70884	P.O. Box 70884	purchases		
Charlotte, NC 28272-0884	Charlotte, NC 28272-0884			
Carolina First Bank	Carolina First Bank	Property located at		1,300,000.00
P.O. Box 100201	P.O. Box 100201	2914 Philadelphia		
Columbia, SC 29202	Columbia, SC 29202	Rd, Lawndale, NC 28090		(316,130.00 secured)
Focus Receivables	Focus Receivables Management, LLC	Utility Services.		177.00
Management, LLC	2700 Cumberland Parkway Suite 540	Direct Televison		
2700 Cumberland Parkway	Atlanta, GA 30339			
Suite 540				
Atlanta, GA 30339				
Franklin Collection Services	Franklin Collection Services	Telephone		170.00
P.O. Box 3910	P.O. Box 3910	Services, AT&T		
Tupelo, MS 38801	Tupelo, MS 38801			
GEMB/Lowes	GEMB/Lowes	Credit card		8,800.00
P.O. Box 981064	P.O. Box 981064	purchases		
El Paso, TX 79998	El Paso, TX 79998			
Harley Davidson Credit	Harley Davidson Credit	Harley Davidson		8,979.00
P.O. Box 22048	P.O. Box 22048	Motorcycle		
Carson City, NV 89721-2048	Carson City, NV 89721-2048			(0.00 secured)
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		515.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		138.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		
J.L Watson & Associates	J.L Watson & Associates	Medical Services,		100.00
1530 N. Gate South	1530 N. Gate South	Duke Diagnostic		
Durham, NC 27701	Durham, NC 27701	Clinic		

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B4 (Official Form 4) (12/07) - Cont.						
In re	Donald Yelton Joan Yelton	Case No.				
	Debtor(s)	<u> </u>				

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
J.L Watson & Associates 1530 N. Gate South Durham, NC 27701	J.L Watson & Associates 1530 N. Gate South Durham, NC 27701	Medical Services, Duke Diagnostic Clinic		75.00
J.L Watson & Associates 1530 N. Gate South Durham, NC 27701	J.L Watson & Associates 1530 N. Gate South Durham, NC 27701	Medical Services, Duke Diagnostic Clinic		65.00
Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	2008 Real Property Taxes for 1498 Whitesides Road		715.87
Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	2008 Real Property Taxes for 140 Piney Ridge Road		6,949.51
Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	2008 Real Property Taxes for 1550 Whitesides Road		1,329.67
Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	2008 Real Property Taxes for 1224/1226 Whitesides Raod		957.18
Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	2008 Real Property Taxes for 5023 US 64 Hwy		926.02
Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139	2008 Real Property Taxes for 136 Yelton Circle		767.86
Wells Fargo Financial P.O. Box 13460 Philadelphia, PA 19101-3460	Wells Fargo Financial P.O. Box 13460 Philadelphia, PA 19101-3460			20,291.00 (0.00 secured)

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B4 (Office	cial Form 4) (12/07) - Cont.			
	Donald Yelton			
In re	Joan Yelton		Case No.	
		Debtor(s)	_	

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

We, **Donald Yelton** and **Joan Yelton**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	April 17, 2009	Signature	/s/ Donald Yelton	
			Donald Yelton Debtor	
Date	April 17, 2009	Signature	/s/ Joan Yelton	
			Joan Yelton	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

AFNI P.O. Box 3427 Bloomington, IL 61702

Capital One P.O. Box 70884 Charlotte, NC 28272-0884

Carolina First Bank P.O. Box 100201 Columbia, SC 29202

Cleveland County Tax Collector P.O. Box 370 Shelby, NC 28151-0370

First National Bank P.O. Box 2951 Omaha, NE 68103-2951

Focus Receivables Management, LLC 2700 Cumberland Parkway Suite 540 Atlanta, GA 30339

Franklin Collection Services P.O. Box 3910 Tupelo, MS 38801

GEMB/Lowes P.O. Box 981064 El Paso, TX 79998

Harley Davidson Credit P.O. Box 22048 Carson City, NV 89721-2048

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

J.L Watson & Associates 1530 N. Gate South Durham, NC 27701

North Carolina Department of Revenue Bankruptcy Department P.O. Box 1168 Raleigh, NC 27602-1168

Rutherford County Tax Collector P.O. Box 143 Rutherfordton, NC 28139

Van Winkle Law Firm C/O Mark Pinkston P.O. Box 7376 Asheville, NC 28802

Vanwinkle Law Firm C/O Mark Pinkston P.O. Box 7376 Asheville, NC 28802

Wells Fargo Financial P.O. Box 13460 Philadelphia, PA 19101-3460